

UNITED STATES BANKRUPTCY COURT Eastern District of North Carolina

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 11/10/09.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lisa Michelle Schwarz
aka Lisa Michelle Schwartz, aka Lisa Michelle Habuda
3408 Quarry Road
Wake Forest, NC 27587

Case Number: 09-09813-8-JRL	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: XXX-XX-6447
Attorney for Debtor(s) (name and address): John T. Orcutt Offices of John T. Orcutt, P.C. 6616-203 Six Forks Rd. Raleigh, NC 27615 Telephone number: 919 847-9750	Bankruptcy Trustee (name and address): John F. Logan Office Of The Chapter 13 Trustee PO Box 61039 Raleigh, NC 27661-1039 Telephone number: 919 876-1355

Meeting of Creditors

Date: **December 16, 2009**

Time: **12:30 PM**

Location: **USBA Creditors Meeting Room, Two Hannover Square, Room 610, 434 Fayetteville Street Mall, Raleigh, NC 27601**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **3/16/10**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)): **5/9/10**

Claims (with attachments proving security interest and perfection) must be filed with the court at the address shown below. Otherwise, your claim will be classified as unsecured. Secured claims should be filed at least two days before the meeting of creditors. **The date the debt was incurred must be included for all secured claims.** As an alternative, the claim may be filed electronically at www.nceb.uscourts.gov by accessing the Proof of Claims section. **When filing electronically, it is not necessary to complete the attached proof of claim form.**

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: 2/14/10**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan

A summary of the plan will be sent at a later date as part of the trustee's motion for confirmation. Creditors will be given a deadline to object to the motion. If an objection is filed, a hearing will be scheduled. The plan once confirmed by the court, determines the repayment of claims provided for in the plan. The value of the debtor's property securing each claim may be determined at the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

1760-A Parkwood Blvd.
Wilson, NC 27893 Telephone number: 252-237-0248

For the Court:

Clerk of the Bankruptcy Court:
Stephanie J. Edmondson

Hours Open: Monday – Friday 9:00 AM – 5:00 PM

Date: 11/12/09

EXPLANATIONS

B9I (Official Form 9I) (12/07)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. Courtroom decorum: The dignity of the court is to be respected and maintained at all times. Attire for counsel, parties, and spectators should be restrained and appropriate to the dignity of a federal court of the United States. Shorts are not considered appropriate attire.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	
<p>RECORD SEARCH FEE – \$26.00/NAME OR ITEM. COPY FEE = \$.50 + SEARCH FEE. Requests must be made in writing to the address listed on the front side, accompanied by a self-addressed, stamped envelope & cashier's check/money order for the correct amount payable to CLERK, U.S. BANKRUPTCY COURT. No telephone inquiries. **VCIS Toll free–24 hour case information 1-888-513-9765 **Pacer Internet Address: http://pacer.nceb.uscourts.gov **Internet Web Page: http://www.nceb.uscourts.gov</p> <p>YOU COULD HAVE RECEIVED THIS NOTICE AS AN INTERNET E-MAIL OR FAX. Visit www.EBNuscourts.com or call toll-free 1-877-837-3424.</p>	

B10 (Official Form 10) (12/08)

UNITED STATES BANKRUPTCY COURT Eastern District of North Carolina		PROOF OF CLAIM
Name of Debtor: Lisa Michelle Schwarz		Case Number: 09-09813
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property):		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent:		Court Claim Number: _____ (If known)
Telephone number:		Filed on: _____
Name and address where payment should be sent (if different from above):		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.
Telephone number:		<input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
1. Amount of Claim as of Date Case Filed: \$ _____ If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4. If all or part of your claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount. Specify the priority of the claim. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. §507 (a)(4). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5). <input type="checkbox"/> Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(__).
2. Basis for Claim: _____ (See instruction #2 on reverse side.)		
3. Last four digits of any number by which creditor identifies debtor: _____ 3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)		
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information. Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ _____ Annual Interest Rate: % Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ _____ Basis for perfection: _____		Amount entitled to priority: \$ _____
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim. 7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.) DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.		<small>*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</small>
If the documents are not available, please explain:		
Date:	Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.	FOR COURT USE ONLY

*P*enalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

B10 (Official Form 10) (12/08) - Cont.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

DEFINITIONS

INFORMATION

Debtor

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is a person, corporation, or other entity owed a debt by the debtor that arose on or before the date of the bankruptcy filing. See 11 U.S.C. §101 (10).

Claim

A claim is the creditor's right to receive payment on a debt owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C.

§507(a) Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

CERTIFICATE OF NOTICE

District/off: 0417-8
Case: 09-09813

User: am_bisset
Form ID: b9i

Page 1 of 2
Total Noticed: 36

Date Rcvd: Nov 12, 2009

The following entities were noticed by first class mail on Nov 14, 2009.

db +Lisa Michelle Schwarz, 3408 Quarry Road, Wake Forest, NC 27587-9626
aty +John T. Orcutt, Offices of John T. Orcutt, P.C., 6616-203 Six Forks Rd., Raleigh, NC 27615-6524
tr John F. Logan, Office Of The Chapter 13 Trustee, PO Box 61039, Raleigh, NC 27661-1039
3384823 Bank of America, Post Office Box 15027, Wilmington, DE 19850-5027
3384826 Belk, Post Office Box 981492, El Paso, TX 79998-1492
3384827 Capital One Auto, Post Office Box 93016, Long Beach, CA 90809-3016
3384828 Capital One Auto Finance, Post Office Box 260848, Plano, TX 75026-0848
3384829 +Charles Schwarz, III, 11 East McNeill Street, Lillington, NC 27546-7919
3384830 Chase Home Finance, Post Office Box 24696, Columbus, OH 43224-0696
3384831 +Chase Home Finance, Post Office Box 78420, Phoenix, AZ 85062-8420
3384821 +ChexSystems, Attn: Consumer Relations, 7805 Hudson Road, Ste. 100, Woodbury, MN 55125-1703
3384815 +Credit Bureau, Post Office Box 26140, Greensboro, NC 27402-6140
3384814 Employment Security Commission, Attn: Benefit Payment Control, Post Office Box 26504, Raleigh, NC 27611-6504
3384817 Equifax Information Systems LLC, P.O. Box 740241, Atlanta, GA 30374-0241
3384818 Experian, P.O. Box 2002, Allen, TX 75013-2002
3384832 +Harnett County Tax Collector, 305 West Cornelius Harnett Blvd., Suite 101, Lillington, NC 27546-6195
3384833 Harnett County Tax Department, Post Office Box 19369, Charlotte, NC 28219-9369
3384834 Home Depot Credit Services, Post Office Box 689100, Des Moines, IA 50368-9100
3384819 Innovis Data Solutions, Attn: Consumer Assistance, P.O. Box 1534, Columbus, OH 43216-1534
3384816 NC Child Support, Centralized Collections, Post Office Box 900006, Raleigh, NC 27675-9006
3384840 +Ruth Crawford, c/o Nathan J. Lashley, Attorney, 3825 Barrett Drive, Ste 104, Raleigh, NC 27609-7221
3384841 +Ruth Crawford, 2122 Sterling Green Drive, Morrisville, NC 27560-7964
3384842 +Sprint, Post Office Box 8077, London, KY 40742-8077
3384843 State Employees Credit Union, Post Office Box 28540, Raleigh, NC 27611-8540
3384846 ++TRULIANT FEDERAL CREDIT UNION, P O BOX 25132, WINSTON SALEM NC 27114-5132
(address filed with court: Truliant Federal Credit Union, Post Office Box 26000, Winston Salem, NC 27114)
3384820 +Trans Union Corporation, P.O. Box 2000, Crum Lynne, PA 19016-2000
3384845 Truliant Federal Credit Union, Post Office Box 26050, Winston Salem, NC 27114-6050

The following entities were noticed by electronic transmission on Nov 13, 2009.

3384823 EDI: BANKAMER2.COM Nov 12 2009 21:08:00 Bank of America, Post Office Box 15027, Wilmington, DE 19850-5027
3384824 EDI: BANKAMER.COM Nov 12 2009 21:08:00 Bank of America, Post Office Box 15019, Wilmington, DE 19886-5019
3384825 EDI: RMSC.COM Nov 12 2009 21:08:00 Belk, Post Office Box 103104, Roswell, GA 30076-9104
3384822 EDI: IRS.COM Nov 12 2009 21:08:00 Internal Revenue Service***, Post Office Box 21126, Philadelphia, PA 19114-0326
3384836 EDI: HFC.COM Nov 12 2009 21:08:00 Nautilus, c/o Retail Services, Post Office Box 15521, Wilmington, DE 19850-5521
3384837 +EDI: HFC.COM Nov 12 2009 21:08:00 Nautilus, c/o Retail Services, Dept 7680, Carol Stream, IL 60116-0001
3384813 EDI: NCDEPREV.COM Nov 12 2009 21:08:00 North Carolina Department of Revenue, c/o NC Department of Justice, Post Office Box 629, Raleigh, NC 27602-0629
3384838 +EDI: HFC.COM Nov 12 2009 21:08:00 Reward Zone Program, Mastercard, Post Office Box 80045, Salinas, CA 93912
3384839 EDI: HFC.COM Nov 12 2009 21:08:00 Reward Zone Program, Mastercard, Post Office Box 4155, Carol Stream, IL 60197-4155
3384844 E-mail/Text: bankruptcydept@ncseco.org Post Office Box 25279, Raleigh, NC 27611-5279 State Employees Credit Union**, TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0417-8
Case: 09-09813

User: am_bisset
Form ID: b9i

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Total Noticed: 36

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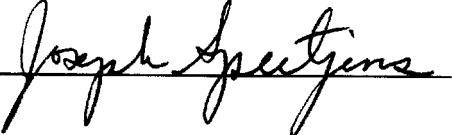
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2009

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is cursive and fluid.